

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Jessica Jones Johnson

S.S. No.: xxx-xx-4647

Mailing Address: 1725 TW Alexander Drive Unit 1401, Durham, NC
27703-

Case No. 10-82283

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on December 20, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: January 13, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 12/2/10

Lastname-SS#: Johnson-4647

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
Aurora	6101 Coronado
Westlake	Timeshare

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Aarons Rental		\$500	5.00		\$10.35	Washer and Dryer
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Regional Accept-910		\$15,864	5.00	\$159	\$328.49	2006 GMC
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)		Amount	
Law Offices of John T. Orcutt, P.C.		\$2,800	
SECURED TAXES		Secured Amt	
IRS Tax Liens			
Real Property Taxes on Retained Realty			
UNSECURED PRIORITY DEBTS		Amount	
IRS Taxes		\$3,931	
State Taxes		\$3,000	
Personal Property Taxes			
Alimony or Child Support Arrearage			
CO-SIGN PROTECT (Pay 100%)		Int.%	Payoff Amt
All Co-Sign Protect Debts (See*)			
GENERAL NON-PRIORITY UNSECURED			Amount**
	DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 499 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 5.97 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Aarons Rentals
c/o Associates Recovery
PO Box 211171
Augusta, GA 30917

Employment Security Commission
Unemployment Insurance Division
Post Office Box 25903
Raleigh, NC 27611-5903

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Ameri Loan
3531 P Street North West
P O Box 111
Miami, OK 74355

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Aurora Loan Services
10350 Park Meadows Drive
Attn: Managing Agent
Littleton, CO 80124

John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Barbee Meadows HOA
Post Office Box 79032
Attn: Managing Agent
Charlotte, NC 28271-7047

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

Experian
P.O. Box 2002
Allen, TX 75013-2002

Beneficial
Post Office Box 4153
Carol Stream, IL 60197

Portfolio Recovery Associates **
Post Office Box 12914
Norfolk, VA 23541-2914

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Capital One
Post Office Box 85015
Richmond, VA 23285-5075

Regional Acceptance Corp.**
Bankruptcy Section
Post Office Box 1847
Attn: Managing Agent
Wilson, NC 27894-1847

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Department of Education**
P.O. Box 13328
Richmond, VA 23225-0328

Vincent Johnson
6101 Coronado Place
Durham, NC 27713

Vincent Johnson
6101 Coronado Lane
Durham, NC 27713

Westgate Resort Tim
2801 Professional Parkway
Attn: Managing Agent
Ocoee, FL 34761